

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 VIRGINA HOWARD
 DAVID HOWARD

CASE NO. 05 B 03435

CHAPTER 13

JUDGE: MANUEL BARBOSA

Debtor
 SSN XXX-XX-6742 SSN XXX-XX-8761

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 02/02/05 .
2. Case reassigned to Marilyn Marshall, Trustee, 04/18/2005.

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CHURCH OF THE BRETHREN C	SECURED	NOT FILED	.00	.00
JP MORGAN CHASE BANK	UNSECURED	NOT FILED	.00	.00
JP MORGAN CHASE BANK	UNSECURED	NOT FILED	.00	.00
CHURCH OF THE BRETHREN C	UNSECURED	NOT FILED	.00	.00
DISCOVER FINANCIAL SERVI	UNSECURED	NOT FILED	.00	.00
HSBC CREDIT SERVICES	UNSECURED	NOT FILED	.00	.00
SEARS BKRUPTCY RCVRY MGM	UNSECURED	NOT FILED	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	NOT FILED	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	.00	.00	.00	.00	.00
PRINCIPAL PAID	.00	.00	.00	.00	.00
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	.00	.00	.00	.00	.00

The Debtor's attorney, JAMES A YOUNG & ASSOC , was allowed \$.00
 and was paid \$.00 .

The Trustee received \$.00 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 11/01/05

/s/
 GLENN STEARNS
 CHAPTER 13 TRUSTEE

PAGE 2

CASE NO. 05 B 03435 VIRGINA HOWARD & DAVID HOWARD